

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Valentino R. Ianetti
Kelly S. Ianetti
Debtors

Case No. 14-05504-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 35

Date Rcvd: Jan 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2020.

db/jdb
cr
+Valentino R. Ianetti, Kelly S. Ianetti, 1423 Deer Run, Bushkill, PA 18324-6985
+SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412
4577045 +CHASE, PO BOX 78420, PHOENIX, AZ 85062-8420
4592000 EMERG CARE SERV OF PA,P.C., PO Box 1109, Minneapolis, MN 55440-1109
4582981 +HESAA, PO Box 548, Trenton NJ 08625-0548
4577047 +HESAA, PO BOX 528, NEWARK, NJ 07101-0528
4577048 +MET ED, PO BOX 3687, AKRON, OH 44309-3687
4577049 MICHAEL DINGERDISSEN ESQUIRE, PHELAN HALLINAN LLP, 1617 JFK BLVD SUITE 1400,
ONE PENN CENTER PLAZA, PHILADELPHIA, PA 19103
4577050 +MONROE RADIOLOGY IMAGING PC, PO BOX 12 B, E STROUDSBURG, PA 18301-0012
4577052 +NEWTON MEDICAL CENTER, PO BOX 36458, NEWARK, NJ 07188-6406
4577053 +NJ HIGHER EDUCATION, 4 QUAKERBRIDGE PLAZA, TRENTON, NJ 08619-1241
4636776 New Century Financial Services Inc, successor to Credit One Bank, Pressler and Pressler LLP,
7 Entin Road, Parsippany NJ 07054-5020
4577054 +PA DEPARMENT OF REVENUE, BUREAU OF COMPLIANCE, WAGE GARNISHMENT SECTION,
HARRISBURG, PA 17128-0001
4577055 +POCONO MEDICAL CENTER, 206 E BROWN ST, E STROUDSBURG, PA 18301-3094
4577056 +POCONO MEDICAL CENTER, PO BOX 822009, PHILADELPHIA, PA 19182-2009
4577058 +QUEST DIAGNOSTICS, PO BOX 740775, CINCINNATI, OH 45274-0775
4617733 +U.S. Bank National Association, et. al., Chase Records Center, Attn: Correspondence Mail,
Mail Code: LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
4917599 +U.S. Bank, National Association, as Tru, Serviced by Select Portfolio Servicing,,
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
4917600 +U.S. Bank, National Association, as Tru, Serviced by Select Portfolio Servicing,,
3217 S. Decker Lake Dr., Salt Lake City, UT 84115, U.S. Bank, National Association, as Tru,
84119-3284
4628365 +Wells Fargo, Bank National Association, as Trustee, Chase Records Center,
Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
4628364 +Wells Fargo, Bank National Association, as Trustee, Mail Code LA4-5555, 700 Kansas Lane,
Monroe, LA 71203-4774

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: PRA.COM Jan 29 2020 00:18:00 PRA Receivables Management, LLC, PO Box 12907,
Norfolk, VA 23541-0907
4582159 EDI: PHINAMERI.COM Jan 29 2020 00:18:00 AmeriCredit Financial Services, Inc.,
P O Box 183853, Arlington, TX 76096
4581269 +EDI: PHINAMERI.COM Jan 29 2020 00:18:00 Americredit Financial Services Inc. dba GM Financ.,
P O Box 183853, Arlington, TX 76096-3853
4577044 +EDI: CAPITALONE.COM Jan 29 2020 00:18:00 CAPITAL ONE SERVICES LLC, PO BOX 70886,
CHARLOTTE, NC 28272-0886
4601264 EDI: BL-BECKET.COM Jan 29 2020 00:18:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4577046 +EDI: PHINAMERI.COM Jan 29 2020 00:18:00 GM FINANCIAL, PO BOX 181145,
ARLINGTON, TX 76096-1145
4577051 +E-mail/Text: electronicbkydocs@nelnet.net Jan 28 2020 19:20:02 NELNET LOAN SERVICES,
3015 S PARKER RD STE 425, AURORA, CO 80014-2904
4607072 EDI: NAVIENTFKASMSERV.COM Jan 29 2020 00:18:00 Navient Solutions, Inc., P.O. Box 9640,
Wilkes-Barre, PA 18773-9640
4624362 EDI: PRA.COM Jan 29 2020 00:18:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4584614 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 28 2020 19:19:59
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
4577059 +EDI: NAVIENTFKASMSERV.COM Jan 29 2020 00:18:00 SALLIE MAE, PO BOX 9655,
WILKES-BARRE, PA 18773-9655
4577060 EDI: TDBANKNORTH.COM Jan 29 2020 00:18:00 TD BANK NA, 32 CHESTNUT ST,
LEWISTON, ME 04240
4577061 EDI: USBANKARS.COM Jan 29 2020 00:18:00 US BANK NA, PO BOX 2188, OSHKOSH, WI 54903
4577062 +EDI: VERIZONCOMB.COM Jan 29 2020 00:18:00 VERIZON, PO BOX 25505,
LEHIGH VALLEY, PA 18002-5505

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
cr* JPMorgan Chase Bank National Association
+Americredit Financial Services Inc. dba GM Financ., P O Box 183853,
Arlington, TX 76096-3853
4577057 ##+POWELL ROGERS SPEAKS, PO BOX 930, HALIFAX, PA 17032-0930

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2020 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor U.S. Bank, National Association, as Trustee for the Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-3
alubin@milsteadlaw.com
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Christos A Katsaounis on behalf of Creditor Commonwealth of Pennsylvania, Department of Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us
James Warmbrodt on behalf of Creditor Wells Fargo, Bank National Association, as Trustee for SACO 1 Inc., SACO I Trust 2005-1, Mortgage Pass-Through Certificates, Series 2005-1
bkgroup@kmlawgroup.com
Joseph P Schalk on behalf of Creditor U.S. Bank National Association, Et.Al.,
jschalk@barley.com, sromig@barley.com
Joshua I Goldman on behalf of Creditor Wells Fargo, Bank National Association, as Trustee for SACO 1 Inc., SACO I Trust 2005-1, Mortgage Pass-Through Certificates, Series 2005-1
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Matthew Christian Waldt on behalf of Creditor U.S. Bank, National Association, as Trustee for the Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-3
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Philip W. Stock on behalf of Debtor 1 Valentino R. Ianetti pwstock@ptd.net
Philip W. Stock on behalf of Plaintiff Valentino R. Ianetti pwstock@ptd.net
Philip W. Stock on behalf of Plaintiff Kelly S. Ianetti pwstock@ptd.net
Philip W. Stock on behalf of Debtor 2 Kelly S. Ianetti pwstock@ptd.net
Thomas Song on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER ET. AL. pamb@fedpne.com
Thomas I Puleo on behalf of Creditor Wells Fargo, Bank National Association, as Trustee for SACO 1 Inc., SACO I Trust 2005-1, Mortgage Pass-Through Certificates, Series 2005-1
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 14

Information to identify the case:

Debtor 1	<u>Valentino R. Ianetti</u>	Social Security number or ITIN	xxx-xx-9373
	First Name Middle Name Last Name	EIN	__-____
Debtor 2 (Spouse, if filing)	<u>Kelly S. Ianetti</u>	Social Security number or ITIN	xxx-xx-5555
	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:14-bk-05504-RNO			

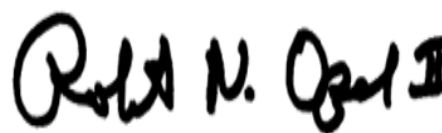
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Valentino R. Ianetti

Kelly S. Ianetti

**By the
court:**1/28/20

Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: MichaelMcHugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.